

Information to identify the case:

Debtor 1	<u>Ella M. Schaeffer</u>	Social Security number or ITIN	<u>xxx-xx-0535</u>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22484-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ella M. Schaeffer
aka Ellie M. Schaffer

2/27/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ella M. Schaeffer
 Debtor

Case No. 17-22484-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2018.

db +Ella M. Schaeffer, 1535 Milan Avenue, Pittsburgh, PA 15226-1959
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14644798 AAA Life Insurance Company, 17900 N. Laurel Park Drive, Livonia, MI 48152-3992
 14644799 +Account Recovery Services, Inc., P.O. Box 7648, Goodyear, AZ 85338-0645
 14644801 +American Home Shield, P.O. Box 851, Memphis, TN 38101-0851
 14644806 +CPS Security, c/o National Database Records Section, P.O. Box 52268,
 McAllen, TX 78505-2268
 14644804 Comcast, P.O. Box 3002, Southeastern, PA 19398-3002
 14644807 +Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513
 14644808 +Credit Acceptance Corporation, 25505 West Twelve Mile Road, P.O. Box 5176,
 Southfield, MI 48086-5176
 14644810 +Ditronics Financial Services, 7699 W. Post Road, Las Vegas, NV 89113-6612
 14644811 +Dr. David H. Schwimer, D.D.S., 750 Washington Road, Pittsburgh, PA 15228-2051
 14644812 +Dr. James M. Kyros, D.D.S., 1256 Brookline Blvd, Pittsburgh, PA 15226-2364
 14644814 Enterprise Rent-A-Car, Attn: Accounts Receivable, 4489 Campbells Run Road,
 Pittsburgh, PA 15205-1311
 14644816 +Fortiva/Atlanticus, P.O. Box 105555, Atlanta, GA 30348-5555
 14644817 High Field Open MRI, 995 Greentree Road, Pittsburgh, PA 15220-3242
 14644819 #Nationwide Credit, Inc., P.O. Box 26315, Lehigh Valley, PA 18002-6315
 14644821 Pittsburgh Parking Court, P.O. Box 640, Pittsburgh, PA 15230-0640
 14644822 Professional Account Management, LLC, P.O. Box 640, Carmichaels, PA 15320-0640
 14644823 Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
 14644825 +Specialized Loan Services, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 14644828 +Trident Asset Manageme, 53 Perimeter Center E., Suite 4, Atlanta, GA 30346-2287
 14644830 +Trugreen, 1790 Kirby Parkway, Suite 300, Germantown, TN 38138-7411

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Feb 28 2018 07:23:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2018 02:34:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: AISACG.COM Feb 28 2018 07:28:00 Exeter Finance LLC, P.O. Box 165028,
 Irving, TX 75016, UNITED STATES 75016-5028
 14644800 +EDI: RMCB.COM Feb 28 2018 07:23:00 AMCA, 4 Westchester Plaza, Suite 110,
 Elmsford, NY 10523-1615
 14644802 +EDI: TSYS2.COM Feb 28 2018 07:28:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14644803 +EDI: CAPITALONE.COM Feb 28 2018 07:28:00 Capital One, P.O. Box 26625,
 Richmond, VA 23261-6625
 14644805 +EDI: WFNNB.COM Feb 28 2018 07:28:00 Comenity Bank/Buckle, P.O. Box 182789,
 Columbus, OH 43218-2789
 14644809 +EDI: CCUSA.COM Feb 28 2018 07:23:00 Credit Coll/USA, 16 Distributor Drive, Suite 1,
 Morgantown, WV 26501-7209
 14644813 E-mail/Text: kburkley@bernsteinlaw.com Feb 28 2018 02:35:00 Duquesne Light Company,
 P.O. Box 67, Pittsburgh, PA 15267-0001
 14644815 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Feb 28 2018 02:36:50 Exeter Finance,
 P.O. Box 166097, Irving, TX 75016-6097
 14644818 +EDI: CBSKOHL.COM Feb 28 2018 07:28:00 Kohls/CapOne, N56 W 17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-7096
 14644820 +EDI: AGFINANCE.COM Feb 28 2018 07:23:00 OneMain, P.O. Box 1010,
 Evansville, IN 47706-1010
 14645041 +EDI: PRA.COM Feb 28 2018 07:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14644824 +EDI: RMCB.COM Feb 28 2018 07:23:00 RMCB Collection Agency, 4 Westchester Plaza,
 Suite 110, Elmsford, NY 10523-3835
 14644826 +EDI: RMSC.COM Feb 28 2018 07:28:00 Synch/HH Gregg, P.O. Box 965036,
 Orlando, FL 32896-5036
 14644827 +EDI: WTRRN BANK.COM Feb 28 2018 07:28:00 TD Bank USA/TargetCred, P.O. Box 673,
 Minneapolis, MN 55440-0673
 14644829 +E-mail/Text: crwkflw@firstdata.com Feb 28 2018 02:34:54 TRS Recovery Services, Inc.,
 5251 Westheimer Road, Houston, TX 77056-5416
 14644831 +EDI: BLUESTEM Feb 28 2018 07:28:00 Webbank/Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr The Bank of New York Mellon FKA The Bank of New Yo

District/off: 0315-2

User: culy
Form ID: 318

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Total Noticed: 40

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aty* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
Brian J. Bleasdale on behalf of Debtor Ella M. Schaeffer bleasdb@yahoo.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
2007-9 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,
PA68@ecfcbis.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 7